

**Mutual**  
**OF OMAHA**  
V. J. SKUTT, PRESIDENT



*Companion*  
*Companies*

**United**  
**OF OMAHA**  
N. M. LONGWORTH, PRESIDENT



HOME OFFICE...OMAHA, NEBRASKA

F. J. CARBO, Assoc. Mgr.  
W. J. HETZLER, CLU, Asst. Mgr.  
E. A. MOYLE, Policy Service

JOSEPH E. JONES, General Agent  
SUITE 102 - RING BUILDING  
1200 18TH STREET N. W.  
WASHINGTON 6, D. C.  
FE 8-3000

M. L. EVERETT, Office Mgr.  
H. F. STAUB, Coordinator  
M. A. TUCKER, Benefits Mgr.

January 11, 1961

STAT

GEHA  
Box 463  
Washington 4, D. C.

STAT

This will confirm our telephone conversation today regarding the \$100.00 deductible when incurred during the months of October, November and December of a given calendar year and its effect on the next year's \$100.00 deductible. On the attached sheet are different situations that can occur.

I trust this will help clear up any problems regarding the carry-over deductible.

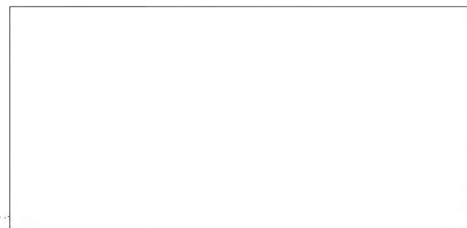
Sincerely,

T. W. Premo, Manager  
Group Claims Department

TWP/jz

STAT

Enclosure



22.  
1/13/61  
for

|                    | Date<br>Expenses are<br>Incurred | Amount   | Payable        | 1960<br>Deductible<br>Carry-Over<br>to 1961 |
|--------------------|----------------------------------|----------|----------------|---|
| <u>Example 1</u>   |                                  |          |                |   |
| 1960 Deductible    | July 1960                        | \$ 50.00 |                |   |
| satisfied prior    | Aug. 1960                        | 100.00   |                |   |
| to October 1, 1960 | Oct. 1960                        | 50.00    | \$100.00 @ 80% | None  |

Example 2

|                   |           |       |             |         |
|-------------------|-----------|-------|-------------|---------|
| Part of 1960      | July 1960 | 50.00 |             |         |
| deductible satis- | Oct. 1960 | 60.00 |             |         |
| fied prior to     | Nov. 1960 | 20.00 | 30.00 @ 80% | \$50.00 |
| October 1, 1960   |           |       |             |         |

Example 3

|                   |           |       |      |        |
|-------------------|-----------|-------|------|--------|
| Entire 1960       | Oct. 1960 | 20.00 |      |        |
| deductible satis- | Nov. 1960 | 40.00 |      |        |
| fied during last  | Dec. 1960 | 40.00 | None | 100.00 |
| three months of   |           |       |      |        |
| 1960              |           |       |      |        |

or

|           |        |             |        |
|-----------|--------|-------------|--------|
| Oct. 1960 | 40.00  |             |        |
| Nov. 1960 | 40.00  |             |        |
| Dec. 1960 | 100.00 | 80.00 @ 80% | 100.00 |

Example 4

|                      |           |       |      |       |
|----------------------|-----------|-------|------|-------|
| No claim prior to    | Oct. 1960 | 40.00 |      |       |
| October 1, 1960      | Dec. 1960 | 20.00 | None | 60.00 |
| Part of deductible   |           |       |      |       |
| satisfied for 1960   |           |       |      |       |
| in last three months |           |       |      |       |